

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

BKY No. 09-50779

Dennis E. Hecker,

Debtor.

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Randall L. Seaver, Trustee

ADV No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and  
Christi M. Rowan,

Defendants.

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**AFFIDAVIT OF CHRISTI ROWAN SUPPLEMENTING RESPONSE TO THE  
TRUSTEE'S MOTION FOR CONTEMPT OF COURT**

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**STATE OF MINNESOTA )**  
**) SS.**  
**COUNTY OF HENNEPIN )**

Christi M. Rowan, being first duly sworn on oath, deposes and states as follows:

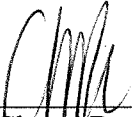
1. I am providing this affidavit to supplement my response filed with the Court on December 1, 2010 to the Trustee's Motion for Contempt of Court and to further provide the Court and the Trustee the disclosures required pursuant to the Court's Orders of October 6, 2010 and December 2, 2010.
2. With respect to paragraph 3 of the Court's October 6, 2010 Order to "... disclose all estate property in [my] possession to the trustee and allow access thereto.", the only personal property in which I am aware that may be considered property of Mr. Hecker's bankruptcy estate are items of outdoor furniture including one table, two benches, two chairs, two pillows, three cushions and a lounge / patio chair

purchased from West Elm and which outdoor furniture is located at 1615 Northridge Drive, Wayzata, Minnesota. I have previously agreed to turn this outdoor furniture over to the Trustee's auctioneer.

3. With respect to paragraph 5 of the Court's October 6, 2010 Order, "...fully account for their use of the proceeds of the Prudential checks, or other estate property...", I am not aware of the receipt, the location or use of any proceeds from the "Prudential checks. However, I am attaching hereto the following accountings of monies that originated with Mr. Hecker and were provided to me (Note: the attached accountings also disclose items of which I have knowledge listed in Exhibit C, including Paragraphs 10, 11, 25 and 46 and those money orders identified in exhibit D attached to the Trustee's November 16, 2010 Motion For Contempt Of Court.):
- a. EXHIBIT A: Accounting Summary of the Western Union Money Orders purchased by Dennis Hecker and given to me to pay Denny Hecker's expenses and childrens' expenses;
  - b. EXHIBIT B: Accounting Summary of deposits made from Dennis Hecker's Cash Pass Prepaid MasterCard Account to my Cash Pass Prepaid MasterCard Account to pay household expenses for the 1615 Northridge Drive, Wayzata, Minnesota property, to pay Mr. Hecker's expenses and to pay the family's expenses;
  - c. EXHIBIT C: Accounting Summary of Western Union Money Orders purchased by Dennis Hecker and given to me to pay household expenses for the 1615 Northridge Drive, Wayzata, Minnesota property, to pay Mr. Hecker's expenses and to pay the children's expenses;
  - d. EXHIBIT D: Neiman Marcus accounting of Dennis Hecker's purchases related to Western Union Money Orders 14-066769073 and 14-066769073 negotiated at Neiman Marcus; and
  - e. EXHIBIT E: Backup of Dennis Hecker's \$2000.00 wire transfer directly to Landover Capital as a payment with respect to my lease of a Land Rover vehicle. I have since surrendered the vehicle to Landover Capital.

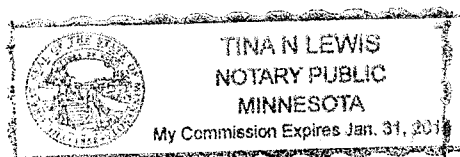
**FURTHER YOUR AFFIANT SAYETH NAUGHT.**

Dated Dec 7, 2010

  
Christi Rowan

Subscribed and sworn to before me  
this 7 day of Dec, 2010.

  
Notary Public



WESTERN UNION MONEY ORDERS PURCHASED BY DENNIS HECKER AND GIVEN TO CHRISTI ROWAN  
EXHIBIT A

DATE OF PURCHASE BY DENNIS HECKER	WESTERN UNION MONEY ORDERS FROM DENNIS HECKER TO CHRISTI ROWAN	AMOUNT OF MONEY ORDER	PAYEE	PAID FOR
JUN 23, 2010	14-0666769130	\$600	ANDY BROWN POOL SERVICE	POOL REPAIR AND CLEANING FOR 1615 NORTHRIDGE DRIVE WAYZATA MN (TERMS OF LEASE AGREEMENT WITH LANDLORD)
JUN 23, 2010	14-0666769141	\$1,000	INI ILAMYBA- IVY	REMITTED PAYMENT FOR NSF FUNDS FROM CLOSED ACCOUNT FOR CHILDRENS CLOTHING
JUN 23, 2010	14-0666769128	\$1,000	STORCHAK	DRY CLEANING ACCOUNT FOR DENNIS HECKER
JUN 23, 2010	14-0666769133	\$1,000	WEST ELM	1 OUTDOOR TABLE, 2 BENCHES, 2 PILLOWS, 3 CUSHIONS, 1 PATIO CHAIR
JUN 23, 2010	14-0666769142	\$1,000	BRECK SCHOOL	CHILDREN SCHOOL TUITION FOR SCHOOL YEAR 2009
JUN 23, 2010	14-0666769143	\$1,000	BRECK SCHOOL	CHILDREN SCHOOL TUITION FOR SCHOOL YEAR 2009
JUN 19, 2010	14-0666769068	\$1,000	GH2	REMITTED PAYMENT CHECK FOR CHECK #1002 \$1526.69 DATE ISSUED 5/6/2010- NSF
JUN 19, 2010	14-0666769077	\$500	GH2	REMITTED PAYMENT CHECK FOR CHECK #1002 \$1526.69 DATE ISSUED 5/6/2010- NSF
JUNE 19, 2010	14-0666769089	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769090	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769091	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769092	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769093	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769094	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769095	\$1,000	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769096	\$500	TCF	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769129	\$200	VERIZON	REMITTED PAYMENT TO CLOSED TCF ACCOUNT 14404079XX WITH NEGATIVE BALANCE FROM A NSF DEPOSIT FROM DENNIS HECKERS 401K DISBURSEMENT FROM 5/2010 THAT PAID EXPENSES FOR HOUSEHOLD AND DENNIS HECKER
JUN 19, 2010	14-0666769075	\$650	HENNEPIN COUNTY	WIRELESS PHONE ACCOUNT FOR DENNIS HECKER
		\$15,450		CITATION# 1080957275 , 310325760, 310300696

**DENNIS HECKER CARD TO CARD TRANSFERS TO CHRISTI ROWAN  
EXHIBIT B**

DATE CHRISTI ROWAN RECEIVED FROM DENNIS HECKER	AMOUNT OF TRANSFER FROM DENNIS HECKER'S CASH PASS MASTERCARD TO CHRISTI ROWAN'S CASH PASS MASTERCARD	PAYEE	AMOUNT	PAID FOR
JUL 4, 2010	-\$150.00	BRUGGERS	\$5.44	CHILDREN
JUL 4, 2010	\$250.00	GRANVIEW LODGE	\$100.00	CHILDREN
JUL 4, 2010	\$250.00	MENARDS	\$105.26	LAWN MAINTENANCE
JUL 4, 2010	\$250.00	LUNDS	\$141.35	GROCERY
JUL 8, 2010	\$250.00	LUNDS	\$90.00	GROCERY
JUL 8, 2010	\$250.00	MORTS DELI	\$77.97	FAMILY DINING
JUL 16, 2010	\$250.00	UPS STORE	\$6.68	OFFICE EXPENSE
JUL 20, 2010	\$250.00	DOMINOS	\$20.40	FAMILY DINING
JUL 20, 2010	\$50.00	MANN THEATER	\$21.75	FAMILY ENTERTAINMENT
JUL 20, 2010	\$100.00	OHBABY	\$87.88	CHILDREN
JUL 27, 2010	\$250.00	PANCAKE HOUSE	\$50.43	FAMILY DINING
JUL 27, 2010	\$250.00	SAUCE	\$57.12	FAMILY DINING
JUL 27, 2010	\$250.00	DAIRY QUEEN	\$7.80	CHILDREN
JUL 28, 2010	\$250.00	TRANSACTION FEE	\$0.45	PROCESSING FEE
JUL 28, 2010	\$250.00	WOLFGANG PUCK	\$21.63	CHILDREN
JUL 29, 2010	\$100.00	HGI MAPLEGROVE	\$88.22	CHRISTI ROWAN VEHICLE EXPENSE
JUL 30, 2010	\$200.00	STARBUCKS	\$9.82	CHILDREN
JUL 30, 2010	\$250.00	GAS EXCELSIOR	\$39.03	CHRISTI ROWAN VEHICLE EXPENSE
JUL 30, 2010	\$250.00	BEAD MONKEY	\$13.96	CHILDREN
JUL 29, 2010	\$100.00	TURTLE BREAD	\$10.89	FAMILY DINING
		TRANSACTION FEE	\$2.50	PROCESSING FEE
		TRANSACTION FEE	\$2.00	PROCESSING FEE
		MONTHLY FEE	\$6.95	PROCESSING FEE
		CHIPOLTE	\$10.00	CHILDREN
		UPS STORE	\$7.78	STAMPS
		ATT	\$131.97	FAMILY WIRELESS SERVICE
		MCDERMOTT	\$100.50	FAMILY DINING
		ELRICO SHERMAN	\$33.00	FAMILY DINING
		ROADHOUSE	\$52.86	FAMILY DINING
		STARBUCKS	\$13.86	FAMILY EXPENSE
		TRANSACTION FEE	\$0.90	PROCESSING FEE
		TEXACO	\$58.67	VEHICLE EXPENSE
		CINEMARK	\$38.00	FAMILY ENTERTAINMENT
		MCDERMOTT	\$8.10	ROWAN'S MOTHERS VEHICLE WHEN VISITING -GAS
		MCDERMOTT	\$17.45	ROWAN'S MOTHERS VEHICLE WHEN VISITING -GAS
		DOMESTIC FEE	\$2.00	PROCESSING FEE
		SALLY'S	\$4.14	PERSONAL CARE
		ORANGE CUP	\$12.45	CHILDREN
		MENDOTA HEIGHTS	\$118.24	TRAVEL EXPENSE
		CORNER BAKERY	\$22.34	FAMILY EXPENSE
		WESTIN GALLERIA	\$116.67	TRAVEL EXPENSE
		DFW	\$10.23	PARKING FEE
		AMERICAN AIRLINES	\$62.50	TRAVEL EXPENSE
		TRANSACTION FEE	\$0.45	PROCESSING FEE
		CHAMPPS	\$75.34	FAMILY DINING
		STARBUCKS	\$13.53	FAMILY EXPENSE
		ELM CREEK MAPLEGROVE GAS	\$62.98	VEHICLE EXPENSE
		ELM CREEK MAPLEGROVE	\$386.36	CHILDRENS CLOTHING
		16705 CTY 24 GAS	\$54.02	VEHICLE EXPENSE
		4175 VINEWOOD	\$100.50	FAMILY DINING
		WESTERN UNION	\$269.99	REPAYMENT OF LOAN TO CHRISTI ROWAN'S MOTHER
		BRUGGERS	\$11.46	CHILDREN
		WEST PHOTO	\$226.34	CAMERA REPAIR
		SUPER AMERICA	\$55.22	ROWAN VEHICLE EXPENSE - GAS
		3806 LAKE ST. GAS	\$62.50	ROWAN VEHICLE EXPENSE - GAS
		HENNEPIN COUNTY	\$53.25	PARKING VIOLATION FEE
		P.F. CHANGS	\$83.19	FAMILY DINING
		OLIVE IVY	\$63.10	CHILDREN
		SARKU	\$6.62	CHILDREN
		FRENCH MEADOW	\$9.64	CHILDREN
		BURGER KING	\$5.57	CHILDREN
		BLUE BURRITO	\$14.34	CHILDREN
		JUST ANSWER.COM	\$76.00	MEDICAL REQUEST FOR INFORMATION
		TRANSACTION FEE	\$2.50	PROCESSING FEE
		BREADSMITH	\$17.95	FAMILY EXPENSE
		OLIVE IVY	\$43.91	FAMILY DINING
		SAUCE	\$23.15	CHILDREN
		YOGURT LAND	\$5.59	CHILDREN
		ITUNES	\$2.83	CHILDREN- IPOD
		DELTA	\$268.75	TRAVEL EXPENSE
		APPLAUSE	\$35.00	CHILDREN- SHOES
	\$3,800.00		\$3,819.27	

DATE CHRISTI ROWAN RECEIVED FROM DENNIS HECKER	DATE OF purchase by dennis hecker	WESTERN UNION MONEY		ORDERS PURCHASED BY DENNIS HECKER GIVEN TO CHRISTI ROWAN		EXHIBIT C	
		WESTERN UNION MONEY IDENTIFICATION NUMBER	AMOUNT OF WESTERN UNION MONEY ORDER	DATE OF TRANSACTION FOR CHRISTI ROWANS SELF FUNDED MASTER CARD REFLECTING THE	PAYEE	AMOUNT	PAID FOR
Jun 21, 2010	Jun 19, 2010	14-066769071	\$420	Jun 16, 2010	OWEST	\$34.00	household
Jun 21, 2010	Jun 19, 2010	14-066769075	\$650	Jun 16, 2010	OWEST	\$204.00	household
Jun 21, 2010	Jun 19, 2010	14-066769089	\$1,000	Jun 16, 2010	ATT	\$312.85	family cell phones
Jun 21, 2010	Jun 19, 2010	14-066769070	\$350	Jun 17, 2010	BRUEGGERS	\$8.30	children
Jun 29, 2010	Jun 23, 2010	14-066769140	\$1,000	Jun 17, 2010	GAS EXCELSIOR	\$31.82	vehicle expense - christi rowan
Jun 29, 2010	Jun 19, 2010	14-066769076	\$475	Jun 18, 2010	BRUEGGERS	\$8.88	children
Jun 29, 2010	Jun 23, 2010	14-066769135	\$130	Jun 18, 2010	HOLIDAY GAS	\$67.18	vehicle expense - christi rowan
Jul 22, 2010	Jun 23, 2010	14-066769138	\$1,000	Jun 19, 2010	BAJA FRESH	\$20.73	children
				Jun 19, 2010	CAPS DENTAL	\$53.00	dennis heckers dental insurance discount plan
				Jun 19, 2010	CHINS ASIA FRESH	\$13.95	children
				Jun 19, 2010	CREMA CAFE	\$7.54	children
				Jun 21, 2010	TARGET	\$165.59	household
				Jun 22, 2010	ATT	\$150.00	family cell phones
				Jun 23, 2010	SUPER AMERICA	\$12.63	vehicle expense - christi rowan
				Jun 23, 2010	CANDLELIGHT	\$15.02	dennis heckers parents headstone flowers
				Jun 23, 2010	FLORAL		
				Jun 23, 2010	DAIRY QUEEN	\$30.20	dennis heckers birthday cake
				Jun 23, 2010	JON CHARLES	\$40.00	childrens haircut
				Jun 23, 2010	CHIPOLITE	\$26.50	children
				Jun 24, 2010	FUNDING FEE	\$8.00	processing fee for transactions
				Jun 24, 2010	TRU VALUE	\$25.69	household maintenance
				Jun 24, 2010	AMERICAN FAMILY	\$37.16	childrens insurance
				Jun 24, 2010	NOW CARE MEDICAL	\$27.00	dennis heckers blood sugar and glucose check
				Jun 24, 2010	CHIPOLITE	\$15.39	children
				Jun 24, 2010	NATURES HARVEST	\$101.91	grocery
				Jun 24, 2010	DOLPHIN POOL	\$643.32	replacement of automated pool cleaner
				Jun 24, 2010	YUM	\$28.70	children
				Jun 25, 2010	HENNEPIN CITY	\$150.00	parking fines in the name of christi rowan and dennis hecker
				Jun 25, 2010	CTRL EXPRESS FEE	\$3.95	processing fee for transactions
				Jun 25, 2010	DUNDEE	\$49.76	lawn maintenance
				Jun 25, 2010	CENTERPOINT	\$158.20	household - gas charge
				Jun 25, 2010	BIRCHES	\$90.00	family dining
				Jun 25, 2010	FUNDING FEE	\$2.00	processing fee for transactions
				Jun 26, 2010	HOLIDAY GAS	\$56.90	vehicle expense - christi rowan
				Jun 26, 2010	HOMEGOODS	\$105.02	children, household care
				Jun 26, 2010	PANCAKE HOUSE	\$24.51	children
				Jun 26, 2010	TCF negative in ahead account	\$163.00	Negative balance after closing
				Jun 26, 2010	DUNDEE	\$28.65	lawn maintenance
				Jun 26, 2010	CHIPOLITE	\$14.75	children
				Jun 26, 2010	ATT	\$150.00	family cell phones
				Jun 26, 2010	ITALIAN	\$114.00	grocery
				Jun 28, 2010	TJ MAXX	\$24.97	children clothing
				Jun 28, 2010	LUNDS	\$80.00	grocery
				Jun 28, 2010	HOMEGOODS	\$36.44	household care
				Jun 28, 2010	PAYTEK	\$104.20	Remitted payment for nsf
				Jun 29, 2010	JCREW KIDS	\$301.96	children- school clothes
				Jun 29, 2010	FUNDING FEE	\$2.00	processing fee for transactions
				Jun 30, 2010	CHIPOLITE	\$3.59	children
				Jun 30, 2010	LOWES	\$43.19	household maintenance
				Jun 30, 2010	JON CHARLES	\$30.00	personal care
				Jun 30, 2010	WESTELM	\$172.69	household maintenance
				Jul 1, 2010	JCREW	\$443.43	children- school clothes
				Jul 1, 2010	JON CHARLES	\$45.00	personal care
				Jul 2, 2010	STARBUCKS	\$3.16	grocery
				Jul 2, 2010	COS BAR OF EDINA	\$80.99	personal care
				Jul 2, 2010	VON MAUR	\$45.16	children
				Jul 3, 2010	CENTERPOINT	\$355.00	household - gas charge
				Jul 3, 2010	EDINA GRILL	\$50.70	family dining
				Jul 3, 2010	CENTRAL FEES	\$3.95	processing fee for transactions
			\$5.025			\$5,035.53	

Neiman Marcus  
305 Nicollet Mall, 8th Fl.  
Minneapolis, MN 55402  
Telephone: (612) 339-2000  
Fax: (612) 339-9113

EXHIBIT

D

November 29, 2010

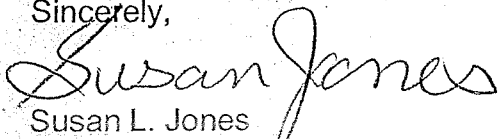
Denny Hecker  
1161 Wayzata Blvd, Box 158  
Wayzata, MN 55391

Dear Mr. Hecker:

Per your request, I have researched purchases and returns you have made at Neiman Marcus from January 1, 2010 to October 18, 2010. Following is a list of the dates, items and transaction totals for that merchandise.

6/22/10	Zegna suit coat	\$999.00
	Alterations	\$44.00
	Armani tie	\$145.00
	Tax	\$3.42
	<b>Total</b>	<b>\$1,191.42</b>
	<b>Money order &amp; Cash</b>	<b>\$1,200.00</b>
6/30/10	Blazer	\$495.00
	Trousers (with alterations)	\$374.25
	Alterations	\$16.00
	Brioni tie	\$195.00
	Long sleeve woven shirt	\$150.00
	Long sleeve woven shirt	\$185.00
	Returned Armani Tie	-\$145.00
	Tax	\$1.24
	<b>Total</b>	<b>\$1,271.49</b>
	<b>Money order &amp; Cash</b>	<b>\$1,300.00</b>
7/30/10	Returned Brioni tie	-\$195.00
	<b>Total on Gift Card</b>	<b>-\$195.00</b>

Sincerely,



Susan L. Jones  
Loss Prevention, Operations Manager  
612.334.7502



**WESTERN UNION MONEY ORDER**  
THIS DOCUMENT CONTAINS A WATERMARK MONO ON 10 CENTS ONLY

**WESTERN UNION FINANCIAL SERVICES INC. - ISSUER**  
Englewood, Colorado

**PAY TO THE ORDER OF** *Neiman Marcus*

**PAY EXACTLY ONE THOUSAND DOLLARS AND NO CENTS**

**PAY EXACTLY \$1000.00**

**\$1000.00**

**14-066769074**

**#40047655**

**1518 01**

**140667690740 L 000000**

**PAYMENT FOR ACCT. #**

**PURCHASER'S ADDRESS**

**151021004001 40140667690740**

**0000100000**

**NOTICE** Do not cash this Money Order for any person from whom you are not able to recover your payment. Should this item bear any unauthorized signature, be stolen, improperly completed, or altered, issuer will either stop payment hereon or charge back against any endorser. For customer service, call 1-800-999-9680. Intended for domestic use only. Western Union Money Order and Design is a service mark of Western Union Holdings, Inc.

**Warning:** do not cash check without noting true watermark. Hold up to light to verify presence of watermark.

ENDORSE ABOVE THIS LINE

**PAY TO THE ORDER OF**  
**WELLS FARGO BANK, N.A.**  
**FOR DEPOSIT ONLY**  
**THE NEIMAN MARCUS GROUP INC**

**SERVICE CHARGE:**  
If this Money Order is not used or cashed (presented for payment) within one (1) year of the purchase date, there will be a non-refundable service charge applied (where permitted by law). The service charge will be deducted from the amount shown on the Money Order. The service charge is fifty cents (50c) per month from the date of purchase, not to exceed forty-two dollars (\$42) (or where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law).

THIS IS A TRUE COPY FROM THE BUSINESS RECORDS OF WESTERN UNION FINANCIAL SERVICES  
Mail Stop: ~ M12K2 Command Center Image Source: Image List Upload Date: 2010-10-06  
Requestor: AML Compliance Command Center

[illegible]

**SERVICE CHARGE.** If this Money Order is not paid, or cashed, or delivered for payment within one year of date of purchase, there will be a non-refundable service charge deducted from the amount shown on the Money Order. The service charge is \$5.00 per month after the date of purchase, not to exceed forty-two dollars (\$42.00) after such charge exceeds the maximum amount authorized by law, the maximum amount permitted by law.

NOTICE Do not cash this Money Order for any person  
from whom you are not able to recover your payment.  
Should you then bear any unauthorized signature, be  
subject, in whole or in part, to all claims and losses  
you may incur. Payment may be made to any person or  
organization or change back against any order  
sent. For customer service, call 1-800-993-0661.  
Intended for domestic use only. Western Union Money  
Order and Design is a service mark of Western Union  
Holdings, Inc.  
Warning - do not cash check without noting  
the watermark. Hold up to light to verify  
presence of watermark.

ENDORSE ☐ COPY THIS LINE

TO THE ORDER OF  
CITIBANK, N.A.  
CITIBANK GROUP INC.

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# EXHIBIT E

## Your Exchange "Check Cashing"

Dear Mr. Seaver,

1. I have included the 2 CTR's we filed for Dennis Hecker for the checks cashed on 06/29/2010 and 06/30/2010.

2. You can contact Cashpass, the card provider, for information regarding card loads at 1-877-766-3551.

3. Below is the breakdown for the \$29,860.42 check cashed on 06/19/2010:

\$22,539 in money orders

\$2,000 wire transfer send

\$2,382.41 card load

\$2,000 cash

Below is the breakdown for the \$28,689.42 check cashed on 06/23/2010:

\$16,514 in money orders

\$2,313.24 card load

\$9,000 cash

4. Dennis Hecker and Christi Rowan have not sold anything at Your Exchange.

5. Money orders purchased provided below

11-37	P	14-066769123-5	Sale	01	01	\$0.99	\$1000.00	11-18	P	14-066769068-6	Sale	01	01	\$0.99	\$1000.00
11-37	P	14-066769124-4	Sale	02	01	\$0.99	\$1000.00	11-18	P	14-066769069-5	Sale	03	01	\$0.99	\$200.00
11-37	P	14-066769125-3	Sale	03	01	\$0.99	\$1000.00	11-18	P	14-066769070-4	Sale	03	01	\$0.99	\$350.00
11-37	P	14-066769126-2	Sale	04	01	\$0.99	\$1000.00	11-18	P	14-066769071-3	Sale	04	01	\$0.99	\$420.00
11-37	P	14-066769127-1	Sale	05	01	\$0.99	\$750.00	11-18	P	14-066769072-2	Sale	05	01	\$0.99	\$1000.00
11-38	P	14-066769128-0	Sale	01	01	\$0.99	\$1000.00	11-18	P	14-066769073-1	Sale	06	01	\$0.99	\$200.00
11-38	P	14-066769129-8	Sale	02	01	\$0.99	\$200.00	11-18	P	14-066769074-0	Sale	07	01	\$0.99	\$1000.00
11-38	P	14-066769130-7	Sale	03	01	\$0.99	\$600.00	11-19	P	14-066769075-8	Sale	08	01	\$0.99	\$650.00
11-38	P	14-066769131-6	Sale	04	01	\$0.99	\$1000.00	11-20	P	14-066769076-7	Sale	01	01	\$0.99	\$475.00
11-39	P	14-066769132-5	Sale	01	01	\$0.99	\$1000.00	11-20	P	14-066769077-6	Sale	02	01	\$0.99	\$500.00
11-39	P	14-066769133-4	Sale	02	01	\$0.99	\$1000.00	11-20	P	14-066769078-5	Sale	03	01	\$0.99	\$1000.00
11-39	P	14-066769134-3	Sale	03	01	\$0.99	\$1000.00	11-20	P	14-066769079-4	Sale	04	01	\$0.99	\$1000.00
11-39	P	14-066769135-2	Sale	04	01	\$0.99	\$130.00	11-20	P	14-066769080-3	Sale	05	01	\$0.99	\$750.00
11-40	P	14-066769136-1	Sale	01	01	\$0.99	\$72.00	11-21	P	14-066769081-2	Sale	01	01	\$0.99	\$1000.00
11-40	P	14-066769137-0	Sale	02	01	\$0.99	\$72.00	11-21	P	14-066769082-1	Sale	02	01	\$0.99	\$1000.00
11-40	P	14-066769138-8	Sale	03	01	\$0.99	\$1000.00	11-21	P	14-066769083-0	Sale	03	01	\$0.99	\$1000.00
11-40	P	14-066769139-7	Sale	04	01	\$0.99	\$690.00	11-21	P	14-066769084-8	Sale	04	01	\$0.99	\$44.00
11-41	P	14-066769140-6	Sale	01	01	\$0.99	\$1000.00	11-22	P	14-066769085-7	Sale	01	01	\$0.99	\$1000.00
11-41	P	14-066769141-5	Sale	02	01	\$0.99	\$1000.00	11-22	P	14-066769086-6	Sale	02	01	\$0.99	\$1000.00
11-41	P	14-066769142-4	Sale	03	01	\$0.99	\$1000.00	11-22	P	14-066769087-5	Sale	03	01	\$0.99	\$1000.00
11-41	P	14-066769143-3	Sale	04	01	\$0.99	\$1000.00	11-22	P	14-066769088-4	Sale	04	01	\$0.99	\$450.00
								11-23	P	14-066769089-3	Sale	01	01	\$0.99	\$1000.00
								11-23	P	14-066769090-2	Sale	02	01	\$0.99	\$1000.00
								11-23	P	14-066769091-1	Sale	03	01	\$0.99	\$1000.00
								11-23	P	14-066769092-0	Sale	04	01	\$0.99	\$1000.00
								11-23	P	14-066769093-8	Sale	05	01	\$0.99	\$1000.00
								11-24	P	14-066769094-7	Sale	01	01	\$0.99	\$1000.00
								11-24	P	14-066769095-6	Sale	02	01	\$0.99	\$1000.00
								11-24	P	14-066769096-5	Sale	03	01	\$0.99	\$500.00

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

BKY No. 09-50779

Dennis E. Hecker,  
  
Debtor.

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Randall L. Seaver, Trustee

ADV No. 10-5032

Plaintiff,

vs.

Dennis E. Hecker and  
Christi M. Rowan,

Defendants.

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**CERTIFICATE OF SERVICE**

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I, Richard M. Carlson, do hereby certify that on December 7, 2010 the **Affidavit of Christi Rowan Supplementing the Response to the Trustee's Motion for Contempt of Court** was filed with the Clerk of Court via ECF, and served upon all parties in interest and other entities specified in Local Rule 9010-3 listed on the below service list by the means indicated.

Dated: December 7, 2010.

\_\_\_\_\_/s/ Richard M. Carlson\_\_\_\_\_  
Richard M. Carlson  
Morris Law Group, PA

**Via e-notice by the U.S. Bankruptcy Court to the following:**

Matthew R. Burton    mburton@losgs.com, [swood@losgs.com](mailto:swood@losgs.com)

**Via by U.S. mail to the following:**

Dennis E Hecker  
1615 North Ridge Rd  
Medina, MN 55391

CHRISTI M. ROWAN  
1615 NORTHRIDGE DRIVE  
MEDINA, MN 55391

Mr. Dennis Hecker  
c/o Sherburne County Jail  
13880 Highway 10  
13880 Business Center Drive  
Elk River, MN 55330-4601

Barbara J. May  
2780 North Snelling  
Suite 102  
Roseville, MN 55113